

EXHIBIT 39



June 20, 2022

VIA USPS CERTIFIED MAIL

Tracking No: 70160910000176369411

Yaniesha Hendking
1155 S. Power Rd. #114-333
Mesa, AZ 85206

**Re: Your Correspondence
Account No. 200105180701**

Dear Yaniesha Hendking:

You entered into a Contract for Sale and Security Agreement (the "Contract") with Carvana, LLC for the purchase of a 2018 Mercedes GLC300W4 (the "Vehicle") on June 15, 2021. A copy of your Contract was previously sent to you on March 16, 2022, as requested. Bridgecrest Credit Company, LLC ("Bridgecrest") is the servicer of your account based on the Contract.

Bridgecrest has received multiple copies of correspondence from you via email and mail, demanding various forms of relief. As the servicer of your account, Bridgecrest declines all of the demands set forth in your correspondence related to the Contract and your account.

Bridgecrest understands that you have been in communication with Carvana, but you have declined Carvana's offers for resolution. To the extent you continue to have concerns, please reach out to Carvana for resolution.

Thank you for contacting Bridgecrest.

Very truly yours,

Sandra B. Wick Mulvany

Director, Corporate Counsel
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Tempe, Arizona 85281
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